

"Reserve Insured Deposits brings the best of checking, savings, and money-market accounts together in one comprehensive vehicle."

Brayton Bell
President

For more information call
800-637-1700,
return the reply card,
visit our website at
www.reservefunds.com/fdic
or speak with your financial advisor.

YES, I would like more complete information about Reserve Insured Deposits with the Terms and Conditions. I understand I should read it carefully before I send money.

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Reserve Insured Deposits

The account with everything has something for everyone.

 The security of FDIC insurance up to \$200,000.	 The convenience of online banking.	 All the features of a money-market account.
 Innovative services, like "CheckNet".	 What's important to you?	 The FDIC insurance that protects your money.
 Unlimited transactions with no monthly fee.	 Convenient checks with a Visa check card.	 Over 100 years of commitment to help you get the most out of your money.

"...[The] FDIC-insured account that combines all the attributes of a money market funds as well as the insurance that protects bank accounts."

CNBC.com

THE RESERVE FUNDS

COVER

**The Reserve Funds, creators of "The World's First Money-Market Fund",SM
bring you the next generation of cash management -
Reserve Insured Deposits:**

- FDIC insurance up to \$200,000
- High interest rates
- Free, unlimited online checking
- VISA Check Card convenience
- Convenient ATM access and charge from Reserve
- Only \$2,000 minimum to open an account
- No monthly fee when you maintain a minimum balance of only \$1,000
- 1% cash rebate or Reserve Airline Rewards** on all qualified VISA Check Card purchases
- Easy access to account information via telephone or online at www.reservefunds.com
- Additional services available like Reserve Checking, fees waived for the first three months

The account with everything has something for everyone:

Security, Convenience, Service, Options, High Interest,

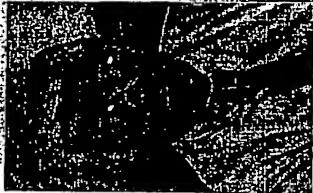
and over 30 years of commitment and excellence from The Reserve Funds.

We're confident once you open a Reserve Insured Deposits account you'll see why it pays to keep money in Reserve.SM

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*Insurance on each Reserve Insured Deposits account is provided by FDIC member banks. All deposits held in the same FDIC member bank are insured in the same amount. Please see the terms and conditions of the Reserve Insured Deposits program for more details. The Reserve Funds, Inc. will be liable for any loss of funds due to a bank failure or insolvency.

"As innovators and inventors of the world's first money market fund over 30 years ago, Reserve constantly strives to improve on our products. With Reserve Insured Deposits, we've set the next milestone in cash management by breaking the barriers between checking, savings and money market accounts."



Bruce Bent
Vice President
Reserve Funds, Inc.

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